

PRIOR ART

Although the Examiner appears to reject claims 18-31 under 35 USC 102 and 103, the Office Action does not expressly cite any prior art references. Therefore, the Applicants request identification of prior art references relied upon by the Examiner to support these rejections. Withdrawal of the rejections under 35 USC 102 and 103 is requested.

35 USC 112, SECOND PARAGRAPH, REJECTIONS

The Examiner rejects claim 18-31 under 35 USC 112 on page 4 of the Office Action. In particular, the Examiner requested that the claims be read on the specification and the drawings, that the claim language be compared to the prior art and the novel language be pointed out, and that demarcation between the present Application and the parent applications be discussed. The Examiner's rejections, taking into consideration the Examiner's comments, are traversed below.

The Present Invention

The present invention in relation to the overall cashless system of the present invention (using recitation of claim 18 as an example) is directed to a business method to replace cash with electronic money having characteristics of cash, such as ability to perform identityless monetary transactions and to perform such transactions with any seller anywhere accepting cash. The present invention as recited in claim 18 comprises "replacing cash with an electronic card storing information representing an amount of money equal to cash, the card having characteristics of cash to accommodate identityless monetary transactions with sellers" (emphasis added).

In particular, the present invention (as recited in each independent claim 20, 21, 22, 23, 25, 26 and 29) is directed to a business method to replace cash with electronic money by using an electronic cashless medium, a financial institution and a point of sale terminal. Using the

recitation of the claims, the present invention is patentably distinguishing as follows: claims 20 and 23 are directed to a business method to perform a cashless commercial transaction using electronic money, including the feature of not requiring an identity of an individual or the individual's account information for completing a transaction as in a conventional cash transaction. As in a conventional cash transaction, an individual is not limited to performing transactions with a single seller. However, typical cashless transactions (i.e., using a train fare card or tokens) are limited to performing transaction with a single seller (entity).

Claims 21 and 25 are directed to a business method to perform a cashless commercial transaction using a non-settled fund by a financial institution from which a seller's account is settled responsive to an identityless cashless monetary transaction. Use of the non-settled fund accommodates identityless cashless transactions as in the case of a conventional transaction using cash.

Claim 22 is directed to a business method to perform a cashless commercial transaction using a point of sale terminal (POS) to store, as electronic money, information representing amounts of money responsive to identityless cashless monetary transactions, including financial institution information corresponding to the electronic money. The information in the POS is used to settle a seller's account at a financial institution.

Claims 26 and 29 are directed to a business method to perform a cashless commercial transaction using electronic money, including the feature of not requiring an identity of an individual or the individual's account information for completing a transaction as in a conventional cash transaction, to store in a seller's point of sale terminal (POS) as electronic money information representing amounts of money responsive to the identityless cashless monetary transaction, including financial institution information corresponding to the electronic money, and to use a non-settled fund by a financial institution from which the seller's account is settled responsive to the identityless cashless monetary transaction.

Reading the Claims on the Specification and the Drawings

Page 45, line 7 to page 57, line 12 describe processing according to the present invention by each unit of the system according to the present invention, the processing accommodating a distinguishing business method of cashless commercial transactions with sellers as claimed in the present Application. The claims are read on the specification as follows: claim 18 is directed to a business method of replacing cash with electronic money having characteristics of cash to perform "identityless monetary transactions with sellers," which is described on page 3, lines 19-25; page 5, line 25 to page 6, line 25; page 7, line 3 to page 10, line 4; and Figure 1.

Claims 20, 21, 23, 25, 26 and 29 recite a method using a cashless medium, the method according to the present invention as shown in Figure 2 and description thereof on page 10, line 5 to page 27, line 3.

Claims 25, 26 and 29 recite a method using a transfer terminal, the method according to the present invention as shown in Figure 3 and description thereof on page 27, line 4 to page 33, line 14.

Claims 22, 26 and 29 recite a method using a POS terminal, the method according to the present invention as shown in Figure 5 and description thereof on page 33, line 15 to page 38, line 23.

Claims 20, 21, 22, 23, 25, 26 and 29 recite a method by a financial institution, the method according to the present invention as shown in Figures 4 and 10, and description thereof on page 38, line 24 to page 45, line 8.

Withdrawal of the rejections of claims 18-31 is respectfully requested.

CONCLUSION

In light of the remarks presented above, Applicant submits that this Application is now in condition for allowance, and such action is hereby respectfully requested.

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If there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

Respectfully submitted,
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